

**Information to identify the case:**

Debtor 1	<b>Kenneth R. Lee III</b>	Social Security number or ITIN	xxx-xx-7392
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Marisol Lee</b>	Social Security number or ITIN	xxx-xx-8639
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-11336-SLM</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth R. Lee III

Marisol Lee

1/15/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Kenneth R. Lee, III  
Marisol Lee  
DebtorsCase No. 16-11336-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 29

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db/jdb Kenneth R. Lee, III, Marisol Lee, 306 Edwards Rd, Parsippany, NJ 07054-2207  
 aty +Kevin McDonald, 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812  
 sp +Anthony Carbone, 12 Oakland Avenue, Jersey City, NJ 07306-2619  
 cr +Ventures Trust 2013-I-H-R by MCM Capital Partners, 7500 Old Georgetown Road, Suite 1350, Bethesda, MD 20814-6240

515963800 Atlantic Credit & Finance, LLC, Special Finance Unit c/o Morgan Bornstei, 1236 Brace Rd Ste K, Cherry Hill, NJ 08034-3229  
 515963802 BSI Financial Services, 314 S Franklin St, Titusville, PA 16354-2168  
 515963803 BSI Financial Services, Attn: Qualified Written Requests, 1425 Greenway Dr Ste 400, Irving, TX 75038-2480

516053013 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517018645 Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609  
 515963807 Kivitz McKeever Lee PC, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 516008650 +Toyota Motor Credit Corporation (See 410), P.O. Box 9013, Addison, Texas 75001-9013  
 516195570 +Ventures Trust 2013-I-H-R, by MCM Capital Partners, 7500 Old Georgetown Road, Suite 13530, Bethesda, MD 20814-6133

518309135 +WILMINGTON SAVINGS FUND SOCIETY, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609  
 517163449 +Wilmington Savings Fund Society, FSB,, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 16 2020 00:17:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 16 2020 00:17:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jan 16 2020 04:33:00 Synchrony Bank, c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605  
 515963799 EDI: ARSN.COM Jan 16 2020 04:33:00 ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046  
 516008210 EDI: GMACFS.COM Jan 16 2020 04:33:00 Ally Financial, PO Box 380901, Bloomington, MN 55438-0901  
 516019815 EDI: GMACFS.COM Jan 16 2020 04:33:00 Ally Financial Lease Trust, PO Box 130424, Roseville, MN 55113-0004  
 515963801 EDI: BANKAMER2.COM Jan 16 2020 04:33:00 Bank of America Home Mortgage, 100 N Tryon St, Charlotte, NC 28202-4000  
 515963805 EDI: CAPITALONE.COM Jan 16 2020 04:33:00 Capital One Bank, PO Box 85520, Richmond, VA 23285-5520  
 515963804 E-mail/Text: cms-bk@cms-collect.com Jan 16 2020 00:17:17 Capital Management Services, LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317  
 516177406 +E-mail/Text: bncmail@w-legal.com Jan 16 2020 00:18:04 Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515963806 EDI: CHASE.COM Jan 16 2020 04:33:00 Chase Bank, Cardmember Services, PO Box 15298, Wilmington, DE 19885-0004  
 516008219 EDI: DISCOVER.COM Jan 16 2020 04:33:00 Discover Bank, PO Box 30943, Salt Lake City, UT 84130-0943  
 516007480 EDI: DISCOVER.COM Jan 16 2020 04:33:00 Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025  
 516041176 EDI: RMSC.COM Jan 16 2020 04:33:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 516008221 EDI: TFSR.COM Jan 16 2020 04:33:00 Lexus Financial Services, PO Box 9490, Cedar Rapids, IA 52409-9490

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516008211\* ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046  
 516008212\* Atlantic Credit & Finance, LLC, Special Finance Unit c/o Morgan Bornstei, 1236 Brace Rd Ste K, Cherry Hill, NJ 08034-3229  
 516008215\* BSI Financial Services, 314 S Franklin St, Titusville, PA 16354-2168  
 516008214\* BSI Financial Services, Attn: Qualified Written Requests, 1425 Greenway Dr Ste 400, Irving, TX 75038-2480  
 516008213\* Bank of America Home Mortgage, 100 N Tryon St, Charlotte, NC 28202-4000  
 516008217\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank, PO Box 85520, Richmond, VA 23285-5520)  
 516008216\* Capital Management Services, LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317  
 516008218\* Chase Bank, Cardmember Services, PO Box 15298, Wilmington, DE 19885-0004  
 517018646\* Fay Servicing, LLC, PO box 814609, Dallas TX 75381-4609  
 516008220\* Kivitz McKeever Lee PC, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 517163450\* +Wilmington Savings Fund Society, FSB,, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357

TOTALS: 0, \* 11, ## 0

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

Charles H. Jeanfreau on behalf of Creditor Ventures Trust 2013 I-H-R by MCM Capital Partners, LLC its Trustee charles.jeanfreau@mccalla.com, BNCmail@w-legal.com  
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust kmcdonald@blankrome.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Phillip Andrew Raymond on behalf of Creditor Wilmington Savings Fund Society, FSB phillip.raymond@mccalla.com  
Sindi Mncina on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust smncina@rascrane.com  
Steven D. Pertuz on behalf of Joint Debtor Marisol Lee pertuzlaw@verizon.net, Gl6461@notify.cincompass.com  
Steven D. Pertuz on behalf of Debtor Kenneth R. Lee, III pertuzlaw@verizon.net, Gl6461@notify.cincompass.com

TOTAL: 8